

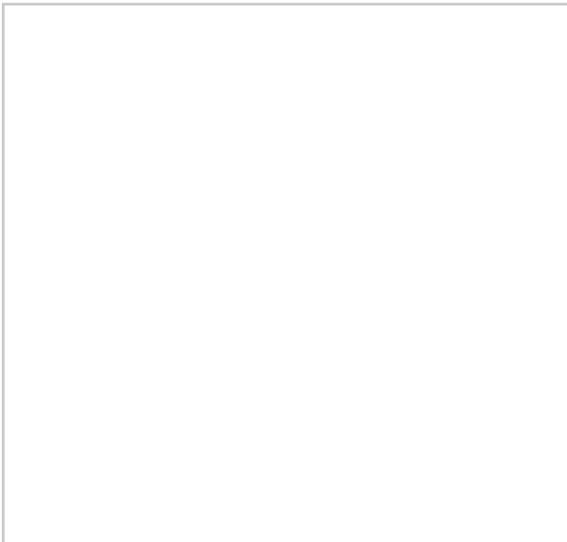


The ChFC® curriculum is administered by The American College in Bryn Mawr, Pennsylvania. Founded in 1927, The American College is the nation's leading educator of professionals in the insurance and financial services industry.

The American College is accredited by:  
The Middle States Commission on Higher Education  
3624 Market Street, Philadelphia, PA 19104

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**888-263-7265**



**ChFC**<sup>®</sup>  
Chartered Financial Consultant<sup>®</sup>

*Highest Standard of  
Knowledge and Trust*



The mark ChFC® is the property of The American College and may be used by individuals who have successfully completed the initial and ongoing certification requirements for this designation.



## You Can Count on a ChFC®'s Expertise.

Your Chartered Financial Consultant® has completed the most extensive educational program required for any financial services credential. Each ChFC® has taken at least eight college-level courses on all aspects of financial planning from The American College, a non-profit educator with the highest level of academic accreditation.

The average study time for the program is over 400 hours, and advisors frequently spend years earning this coveted distinction. Each ChFC® must also complete a minimum of 30 hours of continuing education every two years and must meet extensive experience requirements to ensure that you get the professional financial advice you need.

## How Can a ChFC® Help Me?

Here are just a few of the many areas where a ChFC® can assist you:

- Creating a comprehensive financial approach
- Protecting your assets and managing risk with appropriate levels of insurance
- Managing taxes better for you and your business
- Helping you secure your retirement
- Building an investment approach to help you reach your goals
- Enhancing the value of your estate to take care of your loved ones

## You Can Count on a ChFC®'s Integrity.

Advisors with the ChFC® designation are required to serve you with the highest level of professionalism. The authority to use the ChFC® mark is granted by the Certification Committee of the Board of Trustees of The American College, and that privilege is contingent on adherence to strict ethical guidelines.

All ChFC® advisors are required to do the same for clients that they would do for themselves in similar circumstances, the standard of ethical behavior most beneficial for their clients.